

Fill in this information to identify the case:

Debtor 1 Mary A. Love

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of MO

Case number 15-41014-399

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Federal National Mortgage Association (Fannie Mae), c/o
Seterus, Inc.

Name of creditor: _____

Court claim no. (if known): 10

Last 4 digits of any number you use to
identify the debtor's account: _____

7 4 6 5

Date of payment change:

Must be at least 21 days after date
of this notice 08/01/2018

New total payment:

\$ 323.92

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 72.59

New escrow payment: \$ 68.28

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ 255.64

New principal and interest payment: \$ 255.64

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Mary A. Love Case number (if known) 15-41014-399
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Stewart C. Bogart

Signature

Date 06/22/2018

Print: Stewart C. Bogart, #67956, #67956MO
First Name Middle Name Last Name

Title Attorney for Creditor

Company Millsap & Singer, LLC

Address 612 Spirit Drive
Number Street

St.Louis, MO 63005
City State ZIP Code

Contact phone (636) 537-0110

Email bkty@msfirm.com

MARY A LOVE
c/o STEVEN KEITH BROWN ATT AT LAW
1221 LOCUST ST STE 500
SAINT LOUIS MO 63103-2380

*The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

Continued on Reverse
INTERNET REPRINT

ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from August 2017 to July 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$635.02	\$85.13-
Date							
08/01/17	70.56	70.30 *	0.00	0.00		705.58	14.83-
09/01/17	70.56	70.30 *	0.00	0.00		776.14	55.47
10/01/17	70.56	70.30 *	0.00	0.00		846.70	125.77
11/01/17	70.56	70.30 *	0.00	819.39- *	COUNTY	917.26	623.32-
12/01/17	70.56	70.30 *	846.70-	0.00 *	COUNTY	141.12	553.02-
01/01/18	70.56	0.00 *	0.00	0.00		211.68	553.02-
02/01/18	70.56	70.30 *	0.00	0.00		282.24	482.72-
03/01/18	70.56	70.30 *	0.00	0.00		352.80	412.42-
04/01/18	70.56	70.30 *	0.00	0.00		423.36	342.12-
05/01/18	70.56	70.30 *	0.00	0.00		493.92	271.82-
06/01/18	70.56	798.49 *	0.00	0.00		564.48	526.67
07/01/18	70.56	0.00 *	0.00	0.00		635.04	526.67
Total	\$846.72	\$1,431.19	\$846.70-	\$819.39-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In The Matter Of:)	
)	Case Number 15-41014-399
Mary A. Love)	
)	
Debtor,)	Chapter 13
)	
Federal National Mortgage Association)	
("Fannie Mae"), c/o Seterus, Inc.)	
)	
Creditor,)	
)	

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on June 22, 2018, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ Stewart C. Bogart

Electronic Mail Notice List

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Andrew R. Magdy

Diana S. Daugherty

Office of the United States Trustee

Manual Notice List

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Mary A. Love
3726 Melba Place
Saint Louis, MO 63121